

Certificate of Notice Page 1 of 3
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Marybeth Zelinsky
 Debtor

Case No. 20-10217-pmm
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4

User: John
 Form ID: 318

Page 1 of 1
 Total Noticed: 22

Date Rcvd: Jun 22, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 24, 2020.

db +Marybeth Zelinsky, 436 Buttonwood St., N. Catasauqua, PA 18032-2222
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
 Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 14451087 Bayview Loan Servicing, LLC, P.O. Box 650091, Dallas, TX 75265-0091
 14451090 Commerical Acceptance Co., 2300 Gettysburg Rd., Suite 102, Camp Hill, PA 17011-7303
 14451092 Lehigh Valley Health Network, P.O. Box 781733, Philadelphia, PA 19178-1733
 14451093 +Midland Funding, Attn: Bankruptcy, 350 Camino De La Reine Suite 100,
 San Diego, CA 92108-3007
 14451095 +Paramount Recovery, Attn: Bankruptcy, P.O. Box 23369, Waco, TX 76702-3369
 14451096 Penn Credit, P.O. Box 69703, Harrisburg, PA 17106-9703
 14451098 Stephen Zelinsky, 436 Buttonwood St., Catasauqua, PA 18032-2222
 14451099 +The Bureaus, Inc., Attn: Bankruptcy, 650 Dundee Rd, Ste 370, Northbrook, IL 60062-2757

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QRHOLBER.COM Jun 23 2020 08:23:00 ROBERT H. HOLBER, Robert H. Holber PC,
 41 East Front Street, Media, PA 19063-2911
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 23 2020 05:08:15
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jun 23 2020 05:09:44 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 14451086 +EDI: GMACFS.COM Jun 23 2020 08:23:00 Ally Financial, Attn: Bankruptcy, P.O. Box 380901,
 Bloomington, MN 55438-0901
 14451088 +EDI: CAPIO.COM Jun 23 2020 08:23:00 Capiro Partners LLC, Attn: Bankruptcy, P.O. Box 3498,
 Sherman, TX 75091-3498
 14451089 +EDI: CAPITALONE.COM Jun 23 2020 08:23:00 Capital One, Attn: Bankruptcy, P.O. Box 30285,
 Salt Lake City, UT 84130-0285
 14451091 +E-mail/Text: bncnotices@becket-lee.com Jun 23 2020 05:07:38 Kohls/Capital One,
 Attn: Credit Administrator, P.O. Box 3043, Milwaukee, WI 53201-3043
 14451097 EDI: PRA.COM Jun 23 2020 08:23:00 Portfolio Recovery, Attn: Bankruptcy,
 120 Corporate Blvd., Norfolk, VA 23502

TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14451094* +Midland Funding, Attn: Bankruptcy, 350 Camino De La Reine Suite 100,
 San Diego, CA 92108-3007

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 24, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 22, 2020 at the address(es) listed below:

JOHN R.K. SOLT on behalf of Debtor Marybeth Zelinsky jsolt.soltlaw@rcn.com,
 rbernabe.soltlaw@rcn.com;soltjr78257@notify.bestcase.com
 REBECCA ANN SOLARZ on behalf of Creditor Bayview Loan Servicing LLC bkgroup@kmlawgroup.com
 ROBERT H. HOLBER trustee@holber.com, rholber@ecf.axosfs.com
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:

| | | | |
|--|----------------------------------|--------------------------------|--------------------|
| Debtor 1 | <u>Marybeth Zelinsky</u> | Social Security number or ITIN | xxx-xx-4939 |
| | First Name Middle Name Last Name | EIN | __-____ |
| Debtor 2 | _____ | Social Security number or ITIN | _____ |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN | __-____ |
| United States Bankruptcy Court Eastern District of Pennsylvania | | | |
| Case number: 20-10217-pmm | | | |

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Marybeth Zelinsky

6/22/20

By the court: Patricia M. Mayer
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.